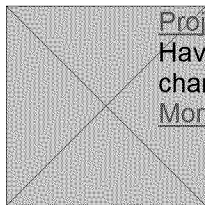


To: Way, Steven[way.steven@epa.gov]
From: Miles B Kessler
Sent: Tue 5/17/2016 5:38:19 PM
Subject: June 2016

Miles B. Kessler, CFP®
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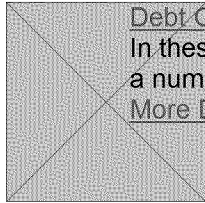
June 2016



Projecting a Happy Retirement

Having a realistic picture of your retirement income and expenses could increase your chances of enjoying a happy retirement.

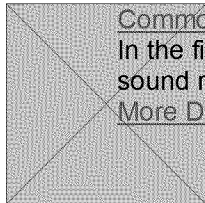
[More Details](#)



Debt Optimization Strategies

In these uncertain economic times, you may be thinking of reducing your debt load. There are a number of strategies for paying off debt that you might consider.

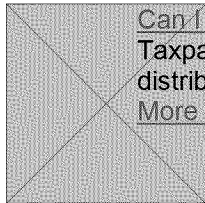
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Common Financial Wisdom: Theory vs. Practice

In the financial world, there are a lot of rules about what you should be doing. In theory, they sound reasonable. But in practice, it may not be easy, or even possible, to follow them.

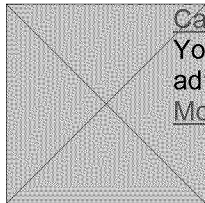
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Can I make charitable contributions from my IRA in 2016?

Taxpayers age 70½ or older can exclude from income up to \$100,000 of otherwise taxable distributions paid directly from an IRA to a qualified charity.

[More Details](#)



Can I name a charity as beneficiary of my IRA?

You can name a charity as beneficiary of your IRA, but be sure to understand the advantages and disadvantages.

[More Details](#)

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